

United States Bankruptcy Court

Middle District of Tennessee

Case No. **3:07-bk-06314**

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aleta Ratley Peer
2846 Windy Way
Thompson Station, TN 37179

Charles Raymond Peer Jr.
2846 Windy Way
Thompson Station, TN 37179

Social Security No.:

xxx-xx-4635

xxx-xx-0629

Employer's Tax I.D. No.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/2/08

Keith M Lundin
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF SERVICE

District/off: 0650-3
Case: 07-06314

User: tvnm4430
Form ID: bl8j

Page 1 of 2
Total Served: 38

Date Rcvd: Apr 02, 2008

The following entities were served by first class mail on Apr 04, 2008.

db +Aleta Ratley Peer, 2846 Windy Way, Thompson Station, TN 37179-9263
jdb +Charles Raymond Peer, Jr., 2846 Windy Way, Thompson Station, TN 37179-9263
tr +EVA MARIE LEMEH, 4300 KINGS LANE, NASHVILLE, TN 37218-1009
2865126 +AOL, POB 60018, Tampa, FL 33660-0018
2865125 +American Express, POB 650488, Dallas, TN 75265-0488
2875480 +American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
2865127 +Bank Of America, POB 15128, Wilmington, DE 19850-5128
2865130 +CITI Bank, POB 209012, BrookLYN, NY 11220-9012
2865131 +CITI Corp, Home Depot, POB 140516, Toledo, OH 43614-0516
2865124 +CITI Mortgage, 8201 INNOVATION WAY, CHICAGO, IL 60682-0082
2865132 +CitiMortgage, POB 183097, Columbus, OH 43218-3097
2865137 +Fed EX Ground, 1000 Fed Ex Drive, Coraopolis, PA 15108-9373
2865140 +GE Money, S&K, POB 960061, Orlando, FL 32896-0061
2865138 +GE Money, Care Credit, POB 960061, Orlando, FL 32896-0061
2865139 +GE Money, Rooms To Go, POB 960061, Atlanta, GA 32896
2865141 ++HYUNDAI MOTOR FINANCE COMPANY, PO BOX 20809, FOUNTAIN VALLEY CA 92728-0809
(address filed with court: HYUNDAI MOTOR FINANCE, POB 9001101, Louisville, KY 40290)
2865142 +I.C. System Inc. (Dell), P O Box 64887, St. Paul, MN 55164-0887
2865144 +James L. Harris, esq., 2400 Crestmore Rd, NASHVILLE, TN 37215-2032
2865123 +L.G. BURNETT, JR., 4800 Charlotte Avenue, Nashville, TN 37209-3412
2865146 +Linen 'N Things, POB 530942, Atlanta, GA 30353-0942
2865147 +Lowe's, POB 530914, Atlanta, GA 30353-0914
2865152 +SPRINT, POB 541023, Los Angeles, CA 90054-1023
2865149 +Sam's Club Discover, pob 960013, Orlando, FL 32896-0013
2865150 +Shell, Processing Center, Des Moines, IA 50359-0001
2865151 +Southeast Financial, POB 331788, NASHVILLE, TN 37203-7517
2865153 +Suntrust, POB 305053, NASHVILLE, TN 37230-5053
2865154 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, POB 790408, St. Louis, MO 63179)
2865156 +Well's Fargo Financial, POB 98784, Las Vegas, NV 89193-8784

The following entities were served by electronic transmission on Apr 03, 2008.

tr +EDI: QEMLEMEH.COM Apr 03 2008 03:14:00 EVA MARIE LEMEH, 4300 KINGS LANE,
NASHVILLE, TN 37218-1009
2865128 +EDI: BANKAMER.COM Apr 03 2008 03:14:00 Bank Of America, POB 15726,
Wilmington, DE 19850-5726
2865127 +EDI: BANKAMER2.COM Apr 03 2008 03:14:00 Bank Of America, POB 15128,
Wilmington, DE 19850-5128
2865129 +EDI: CHASE.COM Apr 03 2008 03:14:00 Chase Bank, POB 94014, Palatine, IL 60094-4014
2865133 +EDI: CRFRSTNA.COM Apr 03 2008 03:14:00 Credit First, Tires Plus, POB 81344,
Cleveland, OH 44188-0001
2865136 +EDI: DISCOVER.COM Apr 03 2008 03:14:00 Discover, POB 15251, Wilmington, DE 19886
2865134 +EDI: CHRYSLER.COM Apr 03 2008 03:14:00 Daimler Chrysler, 1011 Warrenville Rd, STE 600,
Lisle, IL 60532-0904
2865135 +EDI: RCSDELL.COM Apr 03 2008 03:14:00 Dell, POB 6403, Carol Stream, IL 60197-6403
2865143 +EDI: IRS.COM Apr 03 2008 03:14:00 IRS, POB 105416, Atlanta, GA 30348
2865145 +EDI: CBSKOHLS.COM Apr 03 2008 03:14:00 Kohl's, POB 2983, Milwaukee, WI 53201-2983
2865148 +EDI: RMSC.COM Apr 03 2008 03:14:00 Sam's Club, POB 530942, Atlanta, GA 30353-0942
2865150 +EDI: CITICORP.COM Apr 03 2008 03:14:00 Shell, Processing Center,
Des Moines, IA 50359-0001
2865154 +EDI: USBANKARS.COM Apr 03 2008 03:14:00 US Bank, POB 790408, St. Louis, MO 63179
2865155 +EDI: PROVID.COM Apr 03 2008 03:14:00 Washington Mutual, POB 660487, Dallas, TX 75266-0487
2865156 +EDI: WFFC.COM Apr 03 2008 03:14:00 Well's Fargo Financial, POB 98784,
Las Vegas, NV 89193-8784

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
2865121* +Aleta Ratley Peer, 2846 WINDY WAY, THOMPSON STATION, TN 37179-9263
2865122* +CHARLES RAYMOND PEER, JR., 2846 WINDY WAY, THOMPSON STATION, TN 37179-9263

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0650-3
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User: tvm4430
Form ID: bl8j

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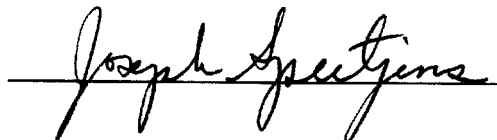
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.